

Information to identify the case:

Debtor 1	Frederick J Grant	Social Security number or ITIN	xxx-xx-9863
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-15991-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frederick J Grant

5/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frederick J Grant
Debtor

Case No. 17-15991-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 04, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db	+ Frederick J Grant, 2014 Lamington Court, Clarksboro, NJ 08020-1029
aty	+ Pluese Becker & Saltzman, 2000 Horizon Way, Ste. 900, Mt. Laurel, NJ 08054-4303
516726514	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
516726517	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court., Credit Protection Assoc.,LP, 13355 Noel Rd., Dallas, TX 75240
516726511	Cach LLC, PO BOX 5980, Littleton, CO 80127
516726513	Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
516726516	+ Commercial Acceptance Co, PO Box 3268, Camp Hill, PA 17011-3268
516726518	+ Ditech Financial, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314
516726523	+ Grace U Chung, MDPC, Center for Dermatology, 17 W. Red Bank Ave, Suite 205, Woodbury, NJ 08096-1630
516726526	+ James D. Donnelly, Attorney at Law, PO BOX 536, Cherry Hill, NJ 08003-0536
516726528	Law Firm of Ryan E. Calef and Associates, The Bucks COunty Office Center, Bristol, PA 19007
516726530	+ Novacare Rehabilitation, 4714 Gettysburg Road, Mechanicsburg, PA 17055-4325
516726531	+ Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516726532	+ Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
516930306	+ South Jersey Gas, 1 South Jersey Plaza, Hammonton, NJ 08037-9100
516726534	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516889305	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516726535	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516726536	+ Stellar Recovery Inc, 1327 Highway 2 W Suite 100, Kalispell, MT 59901-3531
516726538	+ Tri County Cardiovascular Services, 17 West Red Bank Ave, Suite 201, Woodbury, NJ 08096-1630
517728790	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 325 5th Street, Eureka, CA 95501
517728791	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 325 5th Street, Eureka, CA 95501, U.S. Bank Trust Nt Assoc Trustee of Chal c/o SN Servicing Corp.
517743157	US Bank Trust Nt Assoc Trustee Chalet Series, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, US Bank Trust Nt Assoc Trustee Chalet Se c/o SN Servicing Corp.
516726539	+ Underwood Memorial Hospital, 509 North Broad Street, Woodbury, NJ 08096-1617
516726540	United Telemanagement Corp, PO BOX 145465, Cincinnati, OH 45250-5465

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 04 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 04 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	May 04 2022 20:35:00	Fulton Bank, N.A., 533 Fellowship Road, Suite 250, Mt. Laurel, NJ 08054-3411
516930305	Email/Text: bankruptcy@pepcoholdings.com	May 04 2022 20:35:00	Atlantic City Electric Company, Pepco Holdings,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 04, 2022

Form ID: 3180W

Total Noticed: 44

516963455	Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 20:40:31	Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516726512	+ Email/Text: clientrep@capitalcollects.com	May 04 2022 20:35:00	CACH, LLC its successors and assigns as assignee, of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516726520	+ Email/Text: memberarfinancialtransactions@express-scripts.com	May 04 2022 20:35:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
516726522	+ Email/Text: bankruptcy@fult.com	May 04 2022 20:35:00	Express Scripts, PO BOX 66580, Saint Louis, MO 63166-6580
516726524	EDI: IIC9.COM	May 04 2022 20:35:00	Fulton Bank of New Jersey, 533 Fellowship Road, Mount Laurel, NJ 08054-3411
516726525	EDI: IRS.COM	May 05 2022 02:18:00	IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
516726515	EDI: JPMORGANCHASE	May 05 2022 02:18:00	IRS Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
516895824	EDI: JPMORGANCHASE	May 05 2022 02:18:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101
516895277	EDI: JPMORGANCHASE	May 05 2022 02:18:00	JPMorgan Chase Bank NA, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
516940715	+ Email/Text: mtgbk@shellpointmtg.com	May 05 2022 02:18:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516726529	Email/Text: paula.tilley@nrsagency.com	May 04 2022 20:34:00	MTGLQ Investors, L.P., Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
516726533	Email/Text: mtgbk@shellpointmtg.com	May 04 2022 20:34:00	Nationwide Recovery Service, 545 W. Inman Street, Cleveland, TN 37311
516731538	+ EDI: RMSC.COM	May 04 2022 20:34:00	Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826
516726537	+ Email/Text: bankruptcydepartment@tsico.com	May 05 2022 02:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517743156	+ Email/Text: bknotices@sns.com	May 04 2022 20:35:00	Transworld Systems Inc., 507 Prudential Raod, Horsham, PA 19044-2308
		May 04 2022 20:35:00	US Bank Trust Nt Assoc Trustee Chalet Series, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Shellpoint Mortgage Servicing, Po Box 10826, Greenville, SC 29603-0826
516726527	*+	James D. Donnelly, Attorney at Law, PO BOX 536, Cherry Hill, NJ 08003-0536
516726519	##+	Elizabeth Grant, 5 Misty Court, Mount Royal, NJ 08061-1082
516726521	##+	Federated Law Group, 13205 US Highway 1 #555, North Palm Beach, FL 33408-2222

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 04, 2022

Form ID: 3180W

Total Noticed: 44

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Frederick J Grant andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
James D. Donnelly	on behalf of Creditor Fulton Bank N.A. james.d@donnlaw.com, jim.donnlaw@gmail.com
Joni L. Gray	on behalf of Debtor Frederick J Grant joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7